

**Information to identify the case:**

Debtor 1 Gary J. McCurdy  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **16-70007-JAD**

Social Security number or ITIN **xxx-xx-7093**  
EIN \_\_\_\_\_  
Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Gary J. McCurdy

6/30/21

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Gary J. McCurdy  
Debtor

Case No. 16-70007-JAD  
Chapter 13

District/off: 0315-7  
Date Rcvd: Jun 30, 2021

User: mgut  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 24

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>   |
|-----------------|---|
| db              | + Gary J. McCurdy, 115 Mission Meade Dr., New Castle, PA 16105-1603   |
| 14161162        | + 1st Natl Bk, 4140 E State St, Hermitage, PA 16148-3401  |
| 14176473        | + Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284   |
| 14161167        | ++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court;, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240 |
| 14161169        | ++ FIDELITY INFORMATION CORPORATION, PO BOX 3963, GLENDALE CA 91221-0963 address filed with court;, Fidelity Information, Po Box 100, Pacific Palisades, CA 90272                                     |
| 14333007        | MidAmerican Energy Co, Credit, PO Box 4350, Davenport IA 52808-4350   |
| 14190767        | National Fuel Gas Distribution Corporation, 6383 Main Street, Williamsville, NY 14221   |

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>       | <b>Date/Time</b>     | <b>Recipient Name and Address</b>   |
|-----------------|---|----------------------|---|
| smg             | EDI: PENNDEPTREV                        | Jul 01 2021 03:43:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg             | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 30 2021 23:44:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg             | EDI: PENNDEPTREV                        | Jul 01 2021 03:43:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg             | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 30 2021 23:44:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14161163        | EDI: BANKAMER.COM                       | Jul 01 2021 03:38:00 | Bk Of Amer, Po Box 982235, El Paso, TX 79998  |
| 14161164        | EDI: CAPITALONE.COM                     | Jul 01 2021 03:43:00 | Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  |
| 14171770        | EDI: CAPITALONE.COM                     | Jul 01 2021 03:43:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  |
| 14161166        | + EDI: CITICORP.COM                     | Jul 01 2021 03:43:00 | Citi, Po Box 6241, Sioux Falls, SD 57117-6241   |
| 14163029        | EDI: DISCOVER.COM                       | Jul 01 2021 03:43:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 14161168        | + EDI: DISCOVER.COM                     | Jul 01 2021 03:43:00 | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  |
| 14204538        | EDI: ECAST.COM                          | Jul 01 2021 03:43:00 | ECAST SETTLEMENT CORPORATION, PO BOX 29262, NEW YORK, NY 10087-9262   |
| 14161165        | EDI: JPMORGANCHASE                      |                      |   |

District/off: 0315-7

User: mgut

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Date Rcvd: Jun 30, 2021

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|          |                                      |                      |   |
|----------|--------------------------------------|----------------------|---|
| 14161170 | + EDI: FORD.COM                      | Jul 01 2021 03:43:00 | Chase Card, Po Box 15298, Wilmington, DE 19850  |
| 14172889 | EDI: PRA.COM                         | Jul 01 2021 03:43:00 | Lincoln Automotive Fin, 12110 Emmet St, Omaha, NE 68164-4263                                |
| 14161171 | + EDI: PRA.COM                       | Jul 01 2021 03:43:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541                             |
| 14350136 | + EDI: DRIV.COM                      | Jul 01 2021 03:43:00 | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952                    |
| 14161172 | EDI: USBANKARS.COM                   | Jul 01 2021 03:43:00 | Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284                        |
| 14161173 | + Email/Text: bkdesk@uiccu.org       | Jun 30 2021 23:45:00 | U S Bank, 200 Gibraltar Rd, Horsham, PA 19044   |
| 14172687 | + Email/Text: BKRMailOps@weltman.com | Jun 30 2021 23:45:00 | Univ Of Iowa Comm Cu, 825 Mormon Trek Blvd, Iowa City, IA 52246-1814                        |
|          |                                      |                      | Weltman, Weinber & Reis Co., LPA, 436 Seventh Avenue, Suite 1400, Pittsburgh, PA 15219-1827 |

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | FLAGSTAR BANK, FSB  |
| 14172675 | *+            | 1st Natl Bk, 4140 E State St, Hermitage, PA 16148-3401  |
| 14172676 | *P++          | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bk Of Amer, Po Box 982235, El Paso, TX 79998  |
| 14172677 | *P++          | CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238  |
| 14172680 | *P++          | CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805, address filed with court:, Credit Protection Asso, 13355 Noel Rd Ste 2100, Dallas, TX 75240 |
| 14172679 | *+            | Citi, Po Box 6241, Sioux Falls, SD 57117-6241   |
| 14172681 | *+            | Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316  |
| 14172682 | *P++          | FIDELITY INFORMATION CORPORATION, PO BOX 3963, GLENDALE CA 91221-0963, address filed with court:, Fidelity Information, Po Box 100, Pacific Palisades, CA 90272                                     |
| 14172678 | *P++          | JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Po Box 15298, Wilmington, DE 19850                     |
| 14172683 | *+            | Lincoln Automotive Fin, 12110 Emmet St, Omaha, NE 68164-4263  |
| 14172684 | *+            | Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952  |
| 14172685 | *P++          | US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, U S Bank, 200 Gibraltar Rd, Horsham, PA 19044  |
| 14172686 | *+            | Univ Of Iowa Comm Cu, 825 Mormon Trek Blvd, Iowa City, IA 52246-1814  |

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2021 at the address(es) listed below:

| Name | Email Address |
|------|---------------|
|------|---------------|

Brian Nicholas

on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmllawgroup.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Paul W. McElrath, Jr.

on behalf of Debtor Gary J. McCurdy ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnenour

cmeccf@chapter13trusteewdpa.com

TOTAL: 4